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ABSTRACT

This annotated bibliography describes 78 resources on improving access to higher education for low income women. It covers the literature for the period 1950 to 1990 and reflects the emergence of a new hybrid policy area that combines higher education and public welfare. Entries either directly address the issue of access to higher education for low income women, or define the larger policy context of this issue. Entries that cover access to higher education for poor women include studies of students who were recipients of Aid to Families with Dependent Children, surveys of students' needs and experiences drawn from observations of administrators, scholars and policymakers, and policy analysis of conflicts between two overlapping policy areas--state and federal public assistance and financial aid policies. Entries that address the larger policy context include information on three important trends: (1) rapid increases in older women in higher education; (2) increases in low income, single parent families headed by women; and (3) the failure of welfare policies to alleviate the poverty of families headed by women. (JB)

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WOMEN, WELFARE AND HIGHER EDUCATION: A SELECTED ANNOTATED BIBLIOGRAPHY

by

ERIKA KATES

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Center for Women Policy Studies

Washington, DC

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ABOUT THE CENTER

The Center for Women Policy Studies (CWPS) is an independent policy research and advocacy institution. Throughout its 20 year history, the Center has concentrated on complex, cutting edge women's issues. The Center's policy research, development, and advocacy programs concentrate on educational equity, work and family issues, economic opportunity for low income women, reproductive rights and health, violence against women, and women and AIDS — recognizing that all issues affecting women are interrelated.

Underlying all of the Center's work is the premise that sex and race bias throughout society must be addressed simultaneously; policies and programs for "women in general" or "minorities in general" are not enough. The Center's programs look at the impact of combined race-plus-sex bias on women of color, women from diverse socio-economic backgrounds, women with disabilities, women of diverse sexual identities, and women of different ages. The Center's current programs include: the Educational Equity Policy Studies Program, the National Resource Center on Women and AIDS, the Law and Pregnancy Program, the Violence Against Women Program, the Brain Trust on Economic Opportunity for Low Income Women, the Work and Family Policy Program, and a Washington Policy Internship Program for women of color. The Center receives support from foundations, corporations, and individuals.

ACKNOWLEDGEMENTS

Women, Welfare, and Higher Education was written by Erika Kates and the manuscript was prepared for publication by Nancy Yamaguchi, CWPS Administrator.

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PREFACE

This report, prepared for the Center for Women Policy Studies by Erika Kates, is the second publication of our National Brain Trust on Economic Opportunity for Low Income Women. Through this program, and in collaboration with experts in the field, we address two relatively new strategies for economic self-sufficiency for low income women: higher education and entrepreneurship.

To a large extent, this work continues that which the Center began in 1987 with a policy seminar on "Occupational Segregation and its Roots in Education." The resulting book, *Women, Work and School: Occupational Segregation and the Role of Education*, was published in 1991 by Westview Press. Three essays in *Women, Work and School* (by Erika Kates, Marilyn Gittell, and Saundra Murray Nettles) discussed the role of higher education in the alleviation of women's poverty and, particularly, in moving low income women from public assistance to success in the workplace.

In the 1990s, women are expected to constitute a majority of new entrants into the workforce — continuing the acceleration of their labor force participation. But without substantial changes in current policies and employment patterns, these women are likely to join their older sisters in low paying, dead end jobs — and in poverty.

A 1983 research report of the Center for Women Policy Studies, *Poverty Viewed as a Woman's Problem -- The US Case* by Jane Roberts Chapman and Gordon Chapman, found that during the previous two decades, women had increased their participation more than men at all levels of education and training. Their labor force participation also increased substantially during the same period, but **so did their poverty**. Unfortunately, much of the education and job training offered to low income women does not prepare them for jobs that will provide a living wage, essential benefits, and career ladders. Sex segregation in education and the workplace still negatively impact women's opportunities to experience economic success. Thus, for example, although gains have been made in recent years, women still are overwhelmingly concentrated in vocational education and training programs preparing students for clerical and service jobs.

While a college degree is not a viable option for all low income women, it is an option that is not explored often enough, particularly when between one-third and one-half of AFDC recipients have earned high school diplomas or the equivalent.

The research described in the first publication of the Center's **Brain Trust**, *More Than Survival: Access to Higher Education for Low Income Women*, suggested that empowering women educationally contributes not only to their economic self-sufficiency but also to improved self esteem and family stability. Low income women who are provided the opportunity for higher education leave college viewing themselves in a "different light" and feel empowered through their college experiences to take control and remain in control of their lives.

However, gaining that opportunity is difficult. Low income women — in all their diversity in terms of age, race and ethnicity, educational experience, and life circumstances — are still largely invisible in policy debates on access to higher education. Furthermore, there is little reliable national data on the number and the experiences of low income women qualified to or already enrolled in college, on which to base policy and program decisions.

This second publication of the Center's **Brain Trust** — *Women, Welfare, and Higher Education: A Selected Annotated Bibliography* — is intended as a resource for those who are concerned about improving access to higher education for low income women. It covers the literature on this new and underutilized policy option for the period 1950 to 1990. It also reflects the emergence of a new hybrid policy area that combines higher education and public welfare; entries either directly address the issue of access to higher education for low income women, or define the larger policy context of this issue.

We are encouraged that the emergence of this new policy area and the dissemination of research and successful programming will raise the issue of greater access to higher education for low income women in the public debate.

Leslie R. Wolfe
Executive Director
Center for Women Policy Studies

February 1992

INTRODUCTION

The Policymaking Process for Low Income Women

The Center for Women Policy Studies commissioned this search of the literature to help determine where these issues are in the four stages of the policy development process — formulation, adoption, implementation, or evaluation. The initial formulation of a policy issue transforms a personal "problem" into a public policy concern; it is a particularly significant process for many women's issues — domestic violence, sexual harassment, and sexual violence, for instance. This transformation is often characterized by something as simple as the development of a particular terminology; the "problem" is literally given a name.

Access to higher education for low income women is emerging as a public policy issue, but it has not yet become "legitimized." Thus, no single definition or term exists that characterizes the women who are the focus of this bibliography. For example, "nontraditional" and "reentry" are the terms most frequently used to describe older women students. However, most articles discuss women who are married, middle class, white and employed. While they may be struggling to pay tuition, and to make ends meet, they are not necessarily living at or below the poverty line. Women who are defined as "displaced homemakers" have been widowed or divorced and the literature (Burghardt and Gordon, 1988) focuses on vocational programs and short term training programs to help them return to the workforce; rarely are degree-granting options discussed. Finally, the literature which discusses low income women calls them "AFDC recipients," "welfare mothers," or "teenage mothers" and discusses their family structure, race, ethnicity, and poverty; their experiences in higher education, or even the policy option of attending two and four year colleges, are rarely considered.

Women living in poverty are largely "invisible" in policy debates on access to higher education — even for those educators and policymakers who are concerned with expanding access to higher education for economically disadvantaged students. This invisibility is further underscored by the lack of data on the women who are already enrolled in college or are educationally qualified to enroll. For example, several descriptions of short term job training and education programs, as well as other national data, show that up to 50 percent of participants who are AFDC recipients in some areas of the country already have high school diplomas and a proportion of these also have some college experience. This holds true for white women and women of color (Burghardt and Gordon, 1988 and 1990; Mathews, 1990; Rich, 1988). Thus, while there is evidence from a number of evaluations to show how little some women benefit from short term education and training programs, the same options continue to be developed, while others — such as higher education — continue to be largely ignored (Burghardt and Gordon, 1988 and 1990; Mathews, 1990; Rich, 1988).

While the first barrier is achieving recognition for a problem, other barriers exist. Negative myths and stereotypes about women in poverty and single mothers also affect their access to higher education. To confront this barrier, more accurate information is essential. Indeed, the scanty evidence that exists shows that low income women who have engaged in higher education experience several tangible advantages: their incomes improve, their levels of satisfaction with their own lives and their children's improves; they become more productive citizens; and they become prime motivators in improving the lives of others closely connected to them (Gittell, Schehl, and Fareri, 1990; Mendelsohn, 1989; Kates, 1991a and 1991b; US General Accounting Office, 1987). Although access to higher education should not be regarded as a panacea for the deeply embedded structural problems of poverty and a sex-segregated labor force, it is a policy option deserving of greater consideration than it currently receives, particularly as the Family Support Act's effort at welfare reform allows both education and training.

About the Bibliography

This annotated bibliography is intended to be a resource for scholars, educators, practitioners and policymakers concerned with improving access to higher education for low income women. Because the idea of access to higher education is a relatively new and often overlooked policy option for low income women, the literature on this topic is limited in range as well as in depth, evidenced by the lack of reliable national data on the number of low income women in higher education. Recently, however, this trend has begun to change. A new "hybrid" policy area — public welfare and higher education — is gradually emerging, and the number of publications in this field is slowly increasing. The entries included in this annotated bibliography have been selected according to two criteria: 1) they directly address the issue of access to higher education for low income women; or 2) they define the larger policy context in which this issue is situated.

Entries that fall into the first category include:

- Exploratory studies where a sizeable proportion, if not all, of the students are known to be recipients of AFDC benefits (Ackelsberg, 1988; Kates, 1991a and 1991b; Coles, 1979);
- Surveys of students' experiences and needs drawn from the observations of administrators, scholars and policymakers (Ackelsberg, 1988; Nettles, 1991; Kates, 1991a and 1991b; Rosen, 1988; North, 1987); and
- Policy analyses of the conflicts between the two key overlapping policy areas — state and federal public assistance and financial aid policies (Ackelsberg, 1988; Wolfe, 1991; The Educational Opportunity Centers, 1985; Franklin, 1984; Moran, 1986; Russakoff, 1987).

Entries that fall into the second category include information on three significant trends:

- The rapid increase in the number of older women in higher education, a trend which has been steadily growing since the 1950s (Wolfe, 1991; Watkins, 1989; Hodgkinson, 1985; Lee, 1985). Included in this literature are several sources that document family situations and educational backgrounds (Evans, 1985; Kates, 1991a and 1991b; Gittell, 1986; Young, 1977; Single Parents and Self-Sufficiency, 1989; Tittle, 1981); academic aptitudes and performance; financial and counseling concerns; and needs for support services.
- The rapid increase in households headed solely by women and the increase in the proportion of these households living in poverty. The literature in this area documents the diversity of these households — the ages of women and their children, family size, length of time receiving AFDC benefits, marital status, race/ethnicity, and the effects of deriving income from employment and public assistance (Danziger and Weinberg, 1986; Duncan, 1984; Kamerman, 1984; Wilson and Neckerman, 1986).
- The failure of social welfare policies to alleviate the poverty of woman-headed families (Ellwood, 1988; Amott and Kluver, 1986; Gueron and Nathan, 1985; US General Accounting Office, 1987). Particularly important in this regard are the Workfare, Work Experience, and Work Incentive programs, and the development and implementation of the most recent federal welfare reform policy, the Family Support Act (FSA), enacted in October 1988. The emphasis on education and training options in the FSA makes access to higher education a topic which is particularly ripe for assessment.

Identifying Gaps in the Literature

Substantial gaps in the literature hamper development of sound public policy, suggesting the need for further, targeted policy research. First, there is a lack of data on low income women's experiences in, and their attempts to enter, higher education. It is not clear how the needs of low income women of "nontraditional" age who are single parents are different from other students who share some, if not all, of their characteristics; these groups include, for example, single male parents, women of color, older women, working class women and women with marginal incomes.

The effects of higher education on low income women also have not been studied. Women who choose higher education confront many obstacles and pay a heavy price, financially and personally, for their choice. Because the toll on their lives and those of their families continues for several years, it is essential that more

comprehensive, in-depth data be obtained in order to learn more about the costs, as well as the benefits, of obtaining a college degree. Further, as the Family Support Act of 1988 is fully implemented, it is important to have data documenting whether women continue to enter higher education or if the increased scrutiny and short term focus of current welfare policy mitigates against such participation.

There are virtually no recent studies that document the types of educational programs and resources that most benefit low income women. While some information exists on programs for nontraditional and reentry students, the most comprehensive of these reviews are outdated — many were written in the late 1970s and early 1980s (Evans, 1985; Tittle, 1981; Scott, 1980). There are no current, comprehensive reviews of specially designed programs for low income women who are single parents; nor are there studies discussing how existing programs meet women's needs. This lack of data makes it difficult for policymakers and educators to choose or develop effective programs and resources. Specifically, more information is needed on the roles that community colleges, women's colleges, historically Black colleges, proprietary schools, and opportunities offered by businesses to their employees play in enhancing access to higher education for low income women.

Finally, although the history of low income women in higher education has been limited in this bibliography to the period 1950 to 1990, a more in-depth historical review of the place of low income, older women in higher education is important in developing an understanding of the current policy environment. In addition, more crosscultural comparisons are essential to framing policy options for the future.

BIBLIOGRAPHY

Ackelsberg, Martha, Bartlett, Randall, & Buchele, Robert (Eds.). (1988). *Women, welfare and higher education: Toward comprehensive policies.* Northampton, MA: Smith College. A collection of papers from a conference of policymakers, activists, scholars and students in April 1985 that focuses on access to higher education for nontraditional age low income women.

American Association of University Women. (1985, June). *Women and student financial aid: Policy brief.* Washington, DC: American Association of University Women. Discusses the special concerns, education and life patterns of women students, especially older women, and raises questions about how student aid policies affect their access to higher education.

Amott, Teresa L. & Kluver, Jean. (1986). *ET: A model for the nation?* Philadelphia, PA: American Friends Service Committee. An evaluation of Massachusetts' ET Program showing that despite wide claims for its success, the ET Program has resulted in a slight net increase in income for recipients who had found employment. Lack of health benefits and low wage levels continue to be problematic for many families.

Bach, Susan Abrams. (1985). *An assessment of need-press relations in programs for returning women students in general and special college environments.* Unpublished doctoral dissertation, New York University, New York. A survey of 761 women students over 25 attending three New York/New Jersey four-year colleges that examines the relationship between perception of student "culture" and available services; finds that returning women emphasize course work and receiving credentials more than the values and socialization aspects of special service programs. Includes student comments on negative factors such as insensitive counselors, inconvenient hours and poor quality of services.

Bane, Mary Jo. (1986). Household composition and poverty. In Sheldon Danziger & Daniel Weinberg (Eds.), *Fighting poverty: What works and what doesn't.* Cambridge, MA: Harvard University Press. Addresses whether, and to what extent, family structure is important in explaining poverty and finds that, between 1960 and 1972, "event-driven" poverty was more prevalent among households headed by white women, while "reshuffled" poverty was more prevalent among those headed by African American women (African American families were more likely to be poor before becoming headed by a woman). The author concludes that spouse and child support may alleviate the poverty of many white households but would not affect many African American households.

Barell, Martin. (1990, July 19). Educating the welfare recipient off the rolls [Letter to the editor]. *The New York Times*, A18, A22. Notes that New York State passed an act implementing the Family Support Act of 1988 that permitted enrollment in postsecondary education or training programs, limiting the duration to two years at a community college, two-year college, business or trade school to recipients of public assistance.

Burghardt, John & Gordon, Anne. (1988, December). *The minority female single parent demonstration: Local context and target population.* New York, NY: The Rockefeller Foundation. Presents data on "low income minority single mothers" (70 percent of whom receive AFDC benefits) in four demonstration projects in Atlanta, Georgia; Providence, Rhode Island; Washington, D.C.; and San Jose, California, from 1982 to 1987. Compares findings on employment, educational background, income, and selected socio-demographic characteristics with national data on parenting single women of color from Current Population Survey and Public Use Microdata samples. The data from both samples show that a substantial proportion of AFDC recipients have high school diplomas and some college education: 26 to 45 percent of all applicants to the Demonstration programs have a high school diploma compared to 30 to 40 percent of nonparticipants; and between 7 and 13 percent have some college compared to 14 to 20 percent of nonparticipants.

Burghardt, John & Gordon, Anne. (1990, March). *The minority female single parent demonstration project: Short-term economic impacts.* New York, NY: The Rockefeller Foundation. Analyzes the economic impact of programs on participants in the four demonstration projects. The study provides comparisons of participants' status with randomized control groups for the first year of program operations and includes information on participation in the labor force, education and training programs, counseling, child care arrangements, and selected socio-demographic characteristics. The researchers find that the short-term economic impact for women who already have high school diplomas and some college are negative; fewer were working than in the control group. The Demonstration project includes services similar to those incorporated into the JOBS component of the Family Support Act of 1988.

Burke, Velma. (1987, July). Welfare and poverty among children. *Congressional Research Service Review, 8*(7). A collection of policy briefs on the 1987 welfare reform debate, including a review of proposed legislation, data on family structure, families living in poverty, cash and noncash aid and housing programs, and child support efforts. Discusses work disincentives and job training in the AFDC program, and reviews the effects of education on poverty. Shows that twelve years of education reduces the chances of poverty more for whites than for African Americans.

Cherlin, Andrew (Ed.). (1988). *The changing American family and public policy.* Washington, DC: The Urban Institute Press. Reviews changing family demographics including data on the increase in age of marriage, the increase in and continuous labor force participation of women, fertility, marriage and divorce rates by race, changes in income, and the effects of government policies on family structure.

Coles, Ann. (1979). *The interrelationships among work, welfare and higher education: An exploratory case study of six AFDC mothers who went to college.* Unpublished paper, North Shore Community College, Beverly, MA. Describes the backgrounds and experiences of six AFDC recipients — women from blue collar families aged 25 to 40 years, attending a community college — who were the first in their families' histories to receive public assistance and who all found full time employment in positions that required some postsecondary education.

Cross, Patricia K. & McCartan, Anne-Marie. (1984). Adult learning: State policies and institutional practices. *ASHE-ERIC Higher Education Reports.* Washington DC: Clearinghouse on Higher Education, George Washington University. Reviews state approaches to providing educational access for adult learners. Defines four types of state responses to meeting educational needs: laissez-faire, encouragement, intervention and direct support and services.

Danziger, Sheldon H. & Weinberg, Daniel H. (Eds.). (1986). *Fighting poverty: What works and what doesn't.* Cambridge, MA: Harvard University Press. A compilation of papers from a 1984 conference sponsored by the Institute for Research on Poverty, University of Wisconsin, and the U.S. Department of Health and Human Services that reviews antipoverty programs, economic trends, social movements, changes in welfare institutions, and economic and policy constraints, and assesses their effects on family structure.

Deem, Rosemary. (1978). *Women and schooling.* London, England: Routledge and Kegan Paul. Provides a crosscultural perspective on low income women in higher education. Discusses the development of education in Britain since the 1920s, including the effects of differential socialization and gender discrimination on girls' education and the curriculum.

Directory of Member Colleges. (Undated, circa 1988-1989). Consortium for the Education of Non-traditional Students (CENTS). Hartford, CT: Trinity College. A listing of eleven colleges and universities in the Northeast that have special programs for nontraditional students. Member colleges include Amherst, Bates, Mount Holyoke, Smith, Trinity, Wellesley, Wheaton, and Williams; universities include Brandeis, Brown and Tufts. Each entry lists the number of students, their age range, availability of part-time study, day care, and other resources available.

Duncan, Greg. (1984). *Years of poverty, years of plenty: The changing economic fortunes of American workers and families.* Ann Arbor, MI: Institute for Social Research, University of Michigan. Selected findings from the Panel Study of Income Dynamics show that one of four families receive income at least once from a welfare program over a ten year period. The report defines short-term and persistent poverty, discusses the demographics of families in poverty, describes the effects of welfare use on the incidence of poverty, and compares education, work experience and absenteeism to explain the sex-based wage gap.

Dunkle, Margaret. (1988). Higher education and lower expectations: The dilemma of funding college for AFDC recipients. In Martha Ackelsberg, et al. (Eds.), *Women, welfare and higher education.* Northampton, MA: Smith College. Identifies constraints of federal welfare policies which, together with lack of support services and information, creates barriers to higher education for low income women. Outlines policy questions requiring further exploration.

The Educational Opportunity Centers (EOCs) for Massachusetts. (1985). *Financing education through the welfare maze.* Boston, MA: The Educational Opportunity Centers (EOCs) for Massachusetts. A guide on how to apply for financial aid for use by low income students, educational institutions, and welfare workers.

Ellwood, David. (1988). *Poor support: Poverty in the American family.* New York, NY: Basic Books. Provides an overview of the failure of welfare policies, and examines the "history of ghetto poverty" to explain long term "dependency on welfare." Ellwood concludes that the causes of poverty lie with family demographics, female labor force participation and family values and suggests that the welfare system be replaced by an effective child support plan, medical protection, transitional assistance, and "last-resort jobs."

Evans, Nancy (Ed.). (1985). Facilitating the development of women. *New Directions for Student Services, No. 29.* Washington, DC: Jossey-Bass, Inc. A collection of papers addressing college women's needs, that includes chapters on the concerns of returning women students, and the needs of women of color.

Franklin, Paul. (1984). *College opportunity and public assistance programs: Ideas for resolving conflicts.* Washington, DC: The College Board. Describes how financial aid and public assistance policies conflict, often penalizing low income women heads of households who wish to enroll in college. Provides recommendations for resolving policy conflicts.

Franklin, Paul. (1985). *Helping disadvantaged youth and adults enter college: An assessment of two federal programs.* Washington, DC: The College Board. Assessment of Talent Search and Educational Opportunity Centers to determine their effectiveness in providing information, counseling, encouragement and other support to low income youth and adults to improve their chances of college enrollment. Concludes that better data collection and reporting are needed.

Funiciello, Theresa. (1987, Fall). New York's "Work-Not-Welfare" Program. *Dissent*, 557-560. Critique of the Work-Not-Welfare program in New York. Predicts that the program will limit the options for low income women, and identifies four "clues" that have shaped this conclusion: only women receiving public assistance were eligible for the program; large and rapidly growing numbers of low income persons were already employed (more were employed than receiving assistance); the employment opportunities that were offered were limited; and participants in "unapproved" activities, such as higher education, lost essential support services. Providing assistance would have required expanding options for women, and redefining work should include childrearing as productive activity.

Gittell, Marilyn. (1986). A place for women? In S.L. Zwerling (Ed.), *The community college and its critics*. San Francisco, CA: Jossey-Bass. Concludes that contrary to expectations, urban community colleges are less responsive to the needs of older and low income women than some four year liberal arts or private community-based colleges. Although community colleges have a sizeable proportion of older low income women, these students are often steered into gender-stereotyped areas of concentration with the potential for low paying jobs. In addition, colleges lack important services, such as day care facilities, financial aid and career counseling to meet the needs of older, low income students.

Gittell, Marilyn, Schehl, Margaret, & Fareri, Camille. (1990). *From welfare to independence: The college option*. New York, NY: City University of New York. Report of a survey of 158 women college graduates in public and private institutions in New York (who received AFDC benefits while attending school), and follow up interviews with 38 women (11 white, 10 African American, and 17 Latina) that explore the effects of a college education on their lives. Almost half wanted to continue their education (14 had Associates degrees); 31 were employed, and 34 were not receiving welfare one year after leaving college. Discusses the implications of the Family Support Act of 1988, and suggests how state welfare agencies can improve access to higher education for low income women.

Gittell, Marilyn. (1991). Women on welfare: Education and work. In Leslie R. Wolfe (Ed.), *Women, work and school: Occupational segregation and the role of education*. Boulder, CO: Westview Press. Reports the results of interviews with 85 AFDC recipients in three states, and identifies barriers affecting access to higher education for low income women. Suggests that states need to play a more active role in preventing and eliminating policy conflicts and in providing access to public higher education which meets the needs of older, low income women.

Goodwin, David. (1989). *Postsecondary vocational education: Final report, volume IV*. Washington, DC: National Assessment of Vocational Education, U.S. Department of Education. Assesses enrollments, quality of education, outcomes and financing of programs funded by the Carl D. Perkins Vocational Education Act of 1984. Reports that students attending proprietary schools tend to be low income, women of color, and over 30 years old.

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Gueron, Judith & Nathan, Richard. (1985, February). The MDRC work/welfare project: Objectives, status, significance. *Policy Studies Review, 4,* 417-432. Reviews the Work Experience (WEP), Work Incentive (WIN), Workfare, and other mandatory work programs during 1960-80 that required AFDC recipients to participate in work registration, job placement, job training and education activities. Discusses a five-year evaluation study by the Manpower Demonstration Research Corporation (MDRC). Identifies reasons for program ineffectiveness, including administrative barriers, lack of available and meaningful jobs, and a lack of reliable data on cost and performance. Cites the need for an experimental model to assess program effectiveness.

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Harris, Louis. (1989, May 19). Examine these myths of the 80's. *The New York Times,* sec.1, p. 35. A poll showing that a high priority among the poorest families — households headed by African American women — is "more schooling available" for mothers and children.

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Jaschik, Scott. (1988, October 5). Welfare reform agreement creates a new role, and problems, for colleges and trade schools. *The Chronicle of Higher Education,* A1. Discusses the need for closer cooperation between community colleges and public assistance agencies to implement the educational goals of the Family Support Act of 1988.

Jaschik, Scott. (1989, April 5). Colleges get key role in states' overhaul of welfare plans. *The Chronicle of Higher Education*, A19. Focuses on the success of the Step Up Program in Philadelphia which includes college education for single parents in poverty. Briefly reviews similar programs in other states, critiques proprietary schools in New York, and describes the prerequisites of remedial education offerings.

Jenifer, Franklyn G. (1988). *Recommendations of Chancellor Franklyn G. Jenifer to the Board of Regents of Higher Education on the report of the Task Force on Student Financial Aid.* Boston, MA: Board of Regents of Higher Education. The report of the Chancellor's financial aid policy framework includes specific recommendations to address financial concerns of low income students and single parents; proposes the elimination of unmet need through grants and awards for students with no resources, a monitoring mechanism to avoid benefit conflicts and reductions and the further development of financial aid for part-time students.

Kamerman, Sheila. (1984, Winter). Women, children and poverty: Public policies and female-headed families in industrialized countries. *Signs, 10*(2), 249-271. Compares cash and in-kind benefits available to families headed by women in eight industrialized countries: Sweden, the Federal Republic of Germany, the United States, France, the United Kingdom, Canada, Australia, and Israel. Suggests universal family and child allowances and other benefits to reduce the incidence of poverty and the stigma of "welfare" in the U.S.

Kates, Erika. (1991a). *More than survival: Access to higher education for low income women.* Washington DC: Center for Women Policy Studies. Combines the findings of an exploratory study of 12 women students receiving AFDC benefits with those of a follow up study of 39 low income graduates of the Ada Comstock Program at Smith College, 15 of whom were previously recipients of AFDC benefits. Discusses the implications for policy development in regards to the Family Support Act and the Massachusetts Employment and Training (ET) Choices Program.

Kates, Erika. (1991b). Transforming rhetoric into choice: Access to higher education for low income women. In Leslie R. Wolfe (Ed.), *Women, work and school: Occupational segregation and the role of education.* Boulder, CO: Westview Press. Describes the findings of an exploratory study of 12 women students receiving AFDC benefits in public and private colleges; discusses their strategies for survival and suggests ways in which policies to enhance access to higher education can include input from low income women students.

Leaving welfare by degrees. (1990, September 16). *The New York Times*, sec. 1, 38. Describes "Moms on the Move," a program in Westchester County which encourages women who are public assistance recipients to take college courses in health care, engineering and technical fields.

Lee, Valerie. (1985). *Access to higher education: The experience of Blacks, Hispanics, and low socio-economic status whites.* Washington DC: American Council on Education. Using the *High School and Beyond* database of the National Center for Education Statistics, the study provides data showing that traditional age students of color and low SES students are underrepresented in college. Examines factors affecting college enrollment, factors affecting withdrawal from college, and male/female differences. Data show that the mean number of years of education for parents of Hispanic and Black students is high school or above.

Manski, Charles. (1988-1989, Winter). The coming debate on postsecondary student aid policy. *Focus, 11* (4), 1-2. Reviews the status of Pell Grants and Stafford Loans prior to reauthorization in 1991. Discusses the need for greater emphasis on postsecondary financial aid because of this limitation in the Family Support Act. Provides recent data showing that over 50 percent of AFDC recipients were high school graduates. Data show that a substantial proportion of this population needs access to postsecondary education and advanced skills training opportunities.

Mathews, Jay. (1990, January 8). Gently pushing people off welfare. *The Washington Post,* A1. An account of three women, formerly recipients of AFDC benefits, and their training and education at Napa Valley College through the GAIN program in California. The program provides child care support, transportation, and encouragement to participants to pursue college courses.

McGraw, Linda. (1982, April). A selective review of programs and counseling interventions for the reentry woman. *The Personnel and Guidance Journal,* 469-472. Reviews studies of reentry women and concludes that research does not include the full diversity of reentry women, but instead focuses on those who attend counseling centers. Suggests a broader approach, to develop college environments which are receptive to the needs of older women students.

McLaren, Arlene. (1985). *Ambitions and realizations.* Washington, DC: Peter Owen. An exploratory study of older women, which includes working class women who attend a residential adult education college in London, England. Utilizes participant observation and in-depth interviews with 48 women students at three different phases of their education, and includes followup interviews with a quarter of the original group.

McLaughlin, Steven, et al. (1988). *The changing lives of American women.* Chapel Hill, NC: University of North Carolina Press. Includes a chapter on educational attainment which plots the steep rise in enrollment in higher education over the past twenty years. Compares male and female enrollment patterns; college attendance in two-year and four-year institutions; professional degrees; enrollment of students who are over 25 years of age; part-time attendance; and the timing of higher education in relation to marriage and parenthood.

McMillen, Liz. (1988, March 9). With resolve born of her own experience, Tenn. woman forms foundation to help older students go to college. *The Chronicle of Higher Education*, A31. An account of the founding of the Keyes Foundation by a woman student attending Tennessee State University, 37 years old and mother of three teenagers. The Foundation is separate from the College, is run single-handedly by the founder, and has raised $40,000 in cash and $75,000 worth of books to help older students.

Mendelsohn, Pam. (1980). *Happier by degrees: A college re-entry guide for women.* New York, NY: E.P. Dutton. An informal guide for reentry students that uses autobiographical data and case studies from 200 recorded interviews with returning students and members of their families. Includes discussion of family members' and students' academic, financial, employment, and educational concerns, and students' reasons for reentry.

Mendelsohn, Pam. (1989). *Degrees of success.* Princeton, NJ: Peterson's Guides. A detailed follow up study of 14 women discussed in Mendelsohn's earlier book. Reviews their careers, state of well-being, health, family relationships, and their responses to changing circumstances and interests.

Miller, Scott E. (1985). *Financial aid for community college students: Unique needs and scarce resources.* Washington, DC: American Council on Education. Focuses on nontraditional students attending college full time; shows that Pell Grants are the predominant source of aid, and provides examples of typical financial aid "packages".

Moran, Mary. (1986). Student financial aid and women: Equity dilemma? *ASHE-ERIC Higher Education Reports.* Washington, DC: Educational Resources Information Center. Shows that women receive fewer prestigious sources of financial aid, smaller grants, and smaller loans than their male counterparts. Estimates that women receive 74 cents for each dollar in aid that men receive. Notes the difficulty of obtaining reliable data because the federal government does not require information by gender and race on aid applicants.

Muraskin, Lana. (1989). *The implementation of the Carl D. Perkins Act: Final report, volume II.* Washington, DC: National Assessment of Vocational Education. Provides an assessment of the distribution of program funds that shows that monies allocated for single parents go primarily to programs for teenage parents in secondary schools, while funds for displaced homemakers go primarily to counseling and referral services. Concludes that vocational training for women and girls is mostly short term and in fields that are traditional for women.

Nash, Nancy S., Das, Rhea, Kampa, Mary, & Hawkinson, John. (1987, July). *University of Wisconsin system women students with dependent children: Finances and their educational impact.* Madison, WI: University of Wisconsin-Superior. Results of a survey of 1,172 students reveal that, depending on the campus, between 4 percent and 29 percent of students receive AFDC benefits. Also reveals the considerable lack of uniformity by public assistance offices in calculating AFDC and related in-kind benefits when considering educational expenses.

Nettles, Saundra Murray. (1988). Fostering self-support: Programs in the states and cities. In Martha Ackelsburg, et al. (Eds.), *Women, welfare and higher education.* Northampton, MA: Smith College. Reviews a number of programs designed to help AFDC recipients find employment, suggests ways in which agencies could assist in making higher education a viable option for women in poverty, and outlines data collection needs.

Nettles, Saundra Murray. (1991). Higher education as a route to self-sufficiency for low-income women on welfare. In Leslie R. Wolfe (Ed.), *Women, work and school: Occupational segregation and the role of education.* Boulder, CO: Westview Press. Observes that higher education as a route out of poverty is a relatively new policy consideration and is not yet a standard option in self-sufficiency programs. Focuses on poverty among African American women and shows that while their income levels increase with higher education overall, 20 percent of African American women with some college education live in poverty (compared to 3 percent for men of similar background). Discusses efforts by African American sororities and community organizations to encourage participation in higher education.

North, Douglas. (1987, Fall). AFDC goes to college. *Public Welfare*, 5-12. A description of a single parent project at Goddard College (Vermont) that describes how the college addressed the problem of declining traditional age student enrollments by establishing a residential program for AFDC recipients and their children. Outlines the ways in which the college and the Department of Public Welfare work together to address administrative hurdles and student concerns.

O'Barr, Jean. (1989). Reentry women in the academy: The contributions of a feminist perspective. In Carol S. Pearson, Donna L. Shavlik, & Judith G. Touchton (Eds.), *Educating the majority. Women challenge tradition in higher education.* New York, NY: Macmillan. Reviews recent literature exploring returning women students' institutional, situational and personal concerns. Mentions women's struggles and the need to include low income women in policymaking.

Phillips, Chris. (1988, November 11). Carol Sasaki gives women hope for a better life: From welfare to the workforce. *Family Circle*, 15-17. An account of how a former recipient of public assistance, Carol Sasaki, conducts nationwide workshops to inspire recipients of AFDC to go to college. The organization she started in 1983, H.O.M.E. (Helping Ourselves Means Education), produces a newsletter providing practical information as well as accounts by students of how their lives have changed.

Project on the Status and Education of Women. (1980). *Re-entry packets.* Washington, DC: Association of American Colleges. Available from ERIC-Clearinghouse on Higher Education. A collection of fifteen papers which summarize the characteristics, concerns, and resources necessary for older women seeking access to higher education. Includes reports on needs of single parents and AFDC recipients, course scheduling and college credit options, support services, federal and private sources of financial aid, child care and counseling. Although more than ten years old, these papers include a number of guidelines on how to improve access to higher education for older and low income women, as well as women of color.

The reauthorization of the Higher Education Act of 1965: A side-by-side comparison of current law and the conference agreement on S.1965. (1986). *NASFAA Federal Monitor.* Washington, DC: National Association of Student Financial Aid Administrators. Summarizes the basis of financial aid awards nationally; the following categories and concepts are redefined: independent students (a dependent may now be a child); disadvantaged students (to include households where only one parent, not both, has not had higher education); age eligibility (more restrictive, except for those in the military); grant expenditures affecting child care; and the amount of maximum awards that could be paid.

Rich, Spencer. (1988, October 24-30). Helping those who help themselves. *The Washington Post,* national weekly edition. Cites a case study of a Latina with three children, enrolled in the Job Connection program in Connecticut, to illustrate how the Family Support Act of 1988, if adequately funded and implemented, could help single parents living in poverty.

Rosen, David Paul. (1988). Poverty, welfare and educational opportunity: Redeeming a national resource. In Martha Ackelsberg, et al. (Eds.), *Women, welfare and education.* Northampton, MA: Smith College. Provides an overview of trends in poverty, the costs of higher education, and student financial aid programs. Reviews the findings of a survey of financial aid administrators at independent colleges. Outlines specific obstacles to higher education for low income women: lack of affordable child care, reductions in Food Stamp grants, lack of information about financial aid and support services, and lack of financial aid. Suggests policy changes, including the expansion of Educational Opportunity Centers (EOCs); the inclusion of child care costs in estimating financial need; and the support of postsecondary education for recipients of AFDC benefits by states, counties and educational institutions.

Russakoff, Dale. (1987, December 21). As Uncle Sam giveth, Uncle Sam taketh away. *The Washington Post,* A21. Illustrates how apparently small, definitional changes in taxation can make a large difference in income to low income persons. Provides an example of the $10 million gained through such changes by recipients of food stamps, and the $64 million lost through another change that now counts scholarships and fellowships as income.

Russell, Seena Ann. (1984). *The reentry adult woman at Long Island University: A three center study.* Unpublished doctoral dissertation, Yeshiva University, New York, NY. Focuses on students over 25 who comprise the majority (54 percent) of students in New York State, by surveying women attending suburban, urban and rural campuses to determine whether there were differences in socio-demographic characteristics, reasons for returning, needs and levels of satisfaction. The greatest differences are between urban and suburban women. The urban women are more likely to be African American, single/unmarried, unemployed/homemakers, enrolled in daytime classes and have higher grade point averages than suburban women — who are mostly white, married, employed full time and enrolled in evening courses.

Scott, Nancy. (1980). *Returning women students: A review of research and descriptive studies.* Washington, DC: National Association of Women Deans, Administrators, and Counselors. A comprehensive review of studies of reentry women's programs from 1960-1978. Describes the socio-demographic characteristics, and academic and personal needs of returning women students, and discusses implications for the development of future policies and programs in educational institutions.

Single parents and self-sufficiency: Implications for reform. (1989, June). Proceedings from the national conference at the University of Kentucky, Lexington, KY. A collection of papers and abstracts on programs and policies directly affecting low income women. Contains brief descriptions of 18 "self-sufficiency" programs, including a number of colleges that offer two- and four-year college options designed for low income women with dependent children.

Task Force on Student Financial Aid, Board of Regents of Higher Education. (1988). *Expanding opportunities for higher education in the Commonwealth: Quality, access and choice.* Boston, MA: Board of Regents of Higher Education. Summary of findings and recommendations of the Task Force which identifies a range of issues concerning the future of state financial aid policies. Focuses on the state's role at a time of increasing costs, changing student demographics, reduced federal assistance, and declining family resources.

Tittle, Carol Kehr & Denker, Eleanor Rubin. (1981). *Returning women students in higher education: Defining policy issues.* New York, NY: Praeger. Comprehensive review of issues relating to returning women in higher education. Provides a historical overview and a theoretical framework for assessing current policies. Includes information on socio-demographic characteristics and concerns of students. Reviews services and programs, and the role of community colleges in the education of older women.

Tolchin, Martin. (1988, September 1). Minority poverty on the rise even as white poor decrease. *The New York Times, 89*(L), col. 1. While the poverty rate for whites declined in 1987, the rate for African Americans and Latinos increased.

Treadway, Douglas. (1984). *Higher education in rural America: Serving the adult learner.* New York, NY: College Entrance Examination Board. An overview of the educational needs of rural students, including women, which offers strategies for improving access to higher education and discusses national and state policy issues.

U.S. Congressional Budget Office. (1985). *Work-related programs for welfare recipients.* Washington, DC: U.S. Government Printing Office. Provides a brief overview of the history of work-related programs; describes characteristics of recipients; examines a range of state work-related programs and reviews evidence regarding their effectiveness; and considers a range of legislative options that might be incorporated into federal policy. Shows that 49 percent of AFDC recipients participating in the Job Training Partnership Act (JTPA) programs are high school graduates and that 17 percent have some college. Draws heavily on the work of the Manpower Development Research Corporation and other five-year program evaluations.

U.S. General Accounting Office. (1987). *Work and welfare: Current AFDC work programs and implications for public policy.* Washington, DC: U.S. Government Printing Office. Reviews 61 demonstration programs in 38 states. Provides an overview of costs, data collection, duplication of job-related services, target services, and benefits to AFDC recipients. Findings show that 1.6 percent of WIN participants receive postsecondary education; that participants generally receive the less intensive types of services not designed to improve skills or education; that little money is spent on training or supportive services; and that many participants do not leave AFDC altogether, even though benefits are reduced. The report includes one paragraph on college education, which is regarded as an acceptable program option by only eight programs.

Watkins, Beverly. (1989, January 18). With more adult students on campuses, some colleges are adjusting their curricula and teaching methods. *The Chronicle of Higher Education,* A27. Because 42 percent of 12.2 million students are over 25 years old, and three-quarters of those are part-time, faculty are emphasizing interactive and collaborative learning techniques.

Werner, Alan. (1989). Work, training and welfare reform in Massachusetts: The ET Choices Program. In Sharon Harlan & Ronnie Steinberg (Eds.), *Job training for women: The promise and limits of public policies.* Philadelphia, PA: Temple University Press. An assessment of the ET Choices Program in Massachusetts, which permits AFDC recipients to attend college, provides for two semesters of free tuition at state colleges, and covers costs of participants' transportation and child care. Provides data on participant characteristics and estimates that the enrollment of AFDC recipients in institutions of higher education in Massachusetts is 13 percent.

Wilson, William Julius & Neckerman, Kathryn M. (1986). Poverty and family structure. In Sheldon Danziger & Daniel Weinberg (Eds.), *Fighting poverty: What works and what doesn't.* Cambridge, MA: Harvard University Press. Discusses differences in poverty rates between households headed by African American and white women, between 1940-80, and discusses the effects of welfare and male joblessness among African Americans on family structure as a cause of women's poverty.

Wolfe, Leslie R. (Ed.). (1991). *Women, work and school: Occupational segregation and the role of education.* Boulder, CO: Westview Press. Analyzes the impact of sex and race stereotyping in education and inequities in the labor force. Includes analyses of factors contributing to the lack of access to higher education and sex-segregated employment and offers recommendations for future policymakers. Includes three chapters on higher education for low income women.

Women's Resource Center, University of Utah. (1987). *How to be a successful single parent student at the University of Utah.* Salt Lake City, UT: University of Utah. A guide to admissions procedures, costs, sources of financial aid, social support and other support services to assist low income single parents wishing to attend the University.

Young, Barbara. (1977, January). Welfare mothers in college. *Journal of College Student Personnel, 18,* 38-44. A followup study of 144 recipients of AFDC benefits (103 African American and 41 white women), attending a community college in Kentucky between 1969 and 1974, that finds significant differences between women under 25 years and older than 25 years. Although the older group of women had more family responsibilities, reported more obstacles (reduced benefits and lack of transportation), and more interference with their studies than the younger group, they did better academically. The older women also reported positive changes in their childrearing practices as a result of attending college. Concludes that college recruitment efforts should include targeting welfare agencies.

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